

When to Consider Refinancing

By 1ST CCU LENDING TEAM

1. Lower Interest Rates

One of the top reasons people refinance is to score a lower interest rate. If rates drop significantly from when you first took out your mortgage, refinancing could mean big savings.

2. Change in Financial Situation

If your financial situation has improved such as earning more income or you have paid off significant debt, you might qualify for a better mortgage rate.

3. Transitioning from Adjustable to Fixed Rates

Many original mortgages come with adjustable rates. This means your interest rate can change, and not always in your favor. If you want stability, switching to a fixed-rate mortgage can help you plan your budget more effectively.

4. Shortening Your Loan Term

Refinancing to a shorter loan term might be for you. Whether it's moving from a

30-year to a 20-year loan or even a 15-year loan, can significantly cut your interest expenses. Yes, your monthly payments may be higher, but just think you'll be mortgage-free sooner.

5. Home Equity Opportunities

As your home's value rises, so can your equity. If you've built a good amount of equity, refinancing can help you tap into that. Maybe you want to fund home improvements or consolidate debts.

When Not to Refinance

If you plan to move soon or if the costs of refinancing outweigh any potential savings, sometimes, refinancing isn't the best choice. Also, if your credit score has decreased, you might not get the lower rate you want. Just ask yourself: is it worth it?

Final Thoughts

Knowing when to refinance your mortgage can make a big difference in your financial journey. Keep an eye on interest rates, think about your circumstances, and do the math on costs. If it's the right time for you, reach out to your local credit union!



How DIY can be bad for homeowners' bottom lines

Homeowners know it can be tempting to go the do-it-yourself (DIY) route when starting a home improvement project. Home repairs and renovations can be costly, and the notion of saving money on such projects compels many homeowners to try their hand at home improvements. However, the DIY approach can be costly as well, and if things go awry, homeowners may end up with empty pockets and unfinished projects.

Online tutorials and advertisements for home improvement retailers can make DIY seem like a snap. However, there are potential pitfalls to consider that could make the ostensibly less expensive DIY route far more detrimental to the bottom line than homeowners may recognize.

• Permits: Permits ensure work is done in accordance with local codes, which are designed to ensure the safety of residents and their neighbors. Licensed contractors know which permits are necessary for projects they're hired to work on, and many even procure permits for their clients (homeowners are urged

to read estimates and contracts to determine who will be responsible for acquiring the appropriate permits). DIYers may not know about local permits, and therefore go ahead with projects without procuring any. That can be harmful in the short- and long-term. In the short-term, a failure to procure the appropriate permits can make a home less safe and potentially lead to costly fines and necessitate a complete do-over of the project. In the long-term, homeowners who did not secure the appropriate permits may not be given a certificate of occupancy (CO) when putting their homes on the market, which can make it very difficult to sell the home.

• Ancillary costs: The ancillary costs of DIY are not often noted in online tutorials. However, such costs can dramatically increase the amount of money DIYers shell out in order to complete projects on their own. Ancillary costs include but are not limited to the price of tools and equipment; disposal fees for materials that will need to be discarded; and the cost of permits. These costs are often included in estimates provided

by contractors, but they're easily overlooked by novice DIYers.

• Repairs: Even experienced contractors make mistakes, so DIYers, particularly novices, can anticipate making a few errors along the way. Minor mistakes may not prove too costly, but more significant mishaps can quickly negate any cost savings associated with DIY renovations. The cost to fix DIY mistakes varies depending on the project, but a 2019 survey from Porch.com found that the average DIY mistake cost homeowners \$310 and added five and a half hours to the overall time spent to complete a project. It's worth noting the Porch.com survey was conducted prior to the dramatic increase in materials costs related to inflation in recent years. So it's reasonable to assume that fixing DIY mistakes in 2024 could end up costing considerably more than a few hundred dollars.

Before diving in to DIY, homeowners may want to consider the real costs associated with forgoing professional experience in the potentially misplaced hopes of saving a few dollars.

Surprising hidden costs of home ownership

A home is the most expensive purchase many people ever make. Buyers understand that certain costs come with home ownership. However, some of the costs associated with home ownership can catch even the most savvy savers off-guard. And in recent years, those extra costs have been surging.

The following are some of the unexpected expenses that come with living the homeowner dream.

• Property taxes: Depending on where you live, property taxes can comprise a large portion of monthly expenses. Some people pay their property taxes separate from their mortgage payments. Others wrap the tax burden into their mortgage bill. Either way, Business Insider reports that New Jersey currently has the highest effective property tax rate in the United States, with a median Garden State property tax bill at \$9,000 annually. The lowest property tax rate is found in Hawaii, and the average homeowner there pays only \$2,000 in property taxes annually. Zoocasa reports that annual property taxes in Canada can cost anywhere from \$2,500 to \$10,000 depending on the province's property tax rate and average cost of homes.

• Home insurance: CNN Business reports that home insurance premiums have surged in recent years, in large part due to extreme weather. In the U.S., insurance rates jumped 11.3 percent nationally last year, according to S&P Global. Severe storms, including hurricanes and wildfires, cost homeowners insurance agencies nearly



\$101.3 billion last year, and those losses have been passed on to policy holders through higher prices.

• Mortgage insurance: Many people do not have the standard 20 percent down payment necessary to buy a home. To circumvent this, lenders will require borrowers to take out mortgage insurance, also called PMI, to offset their risk. Credit Karma says PMI depends on factors such as down payment and borrowers' credit scores, but typically it's around 0.2 to 2 percent of the loan amount per year. You can remove PMI from your monthly payment once you have 20 percent equity in your home.

• Maintenance: Even a brand new home will require some measure of maintenance and routine upkeep. Bankrate indicates one of the biggest costs of owning a home is maintenance, coming in at roughly \$3,018 a year and an additional \$3,300 for improvements. Lawn care, home cleaning, pest

prevention, replacing smoke alarms and batteries, roof repair, and clearing rain gutters are some of those costs.

• HOA and CDD fees: Some communities impose homeowners association fees on those who live within the neighborhood. Such fees cover items like maintenance in and around the community and snow removal. A Community Development District Fee is imposed by the developer of a neighborhood or subdivision to finance the cost of amenities in a neighborhood. Homeowners should be aware of these fees before buying in an HOA community.

Apart from these expenses, annual utility payments can be quite expensive. Utilizing utility plans that offer a fixed cost per month can help homeowners budget for utility expenses more readily.

Home ownership can be costly. Buyers would be wise to familiarize themselves with some of the hidden costs of owning a home prior to purchasing one of their own.

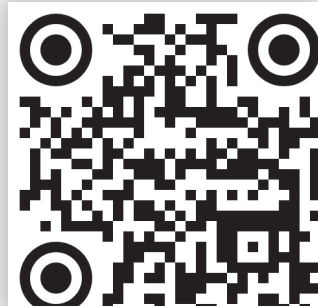


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EDITORIAL

The month of October

The month of October has brought some cold days, some hot days, and some days in between. Not only has the weather changed in the month, plenty of things locally and nationally are gearing up for the general election on Tuesday, November 5. Local government entities and school districts this month, have set their budgets and mill rates for next year, without knowing what will happen in the election. Ultimately, no matter who gets or doesn't get elected, the world will keep turning and those in the workforce will still come into work the next day.



I don't know about you, but if I had a wood stove to heat my house, I think I'd have enough fire starter to get me through the winter with all the political mailers. I think most people are just sick of it and want to get it over with, at least that's my opinion. October has been a month of Fall colors, changing weather, and political banter. In just a few weeks, families

will be celebrating Thanksgiving and getting into the Christmas spirit. Regardless of all the political crap, take the time to enjoy our local area this holiday season. There are many small businesses with a variety of items you can use to check off your Christmas list. Not only that, the Kriskindlmarkt in Sparta is a sight to get you into the spirit. It's like a scene from a movie. Enjoy what you have here and stay in your snow globe, don't listen to the outside noise. Have a good month Monroe County.

The ins and outs of skylights

Skylights are a fantastic addition to any home, providing an elegant way to introduce natural light into interior spaces. These ceiling windows come with a host of benefits, including:

Natural light. Skylights flood rooms with daylight, reducing the need for artificial lighting. It can help you save on energy bills while creating a more inviting and uplifting environment. The natural light that floods through skylights can also positively impact mental well-being, creating a sense of connection to the outdoors and an atmosphere of openness and spaciousness within the home.

Ventilation. Skylights can open to allow fresh air in, improving indoor air quality and helping with temperature control. This feature is especially beneficial in areas of the home where traditional windows may not be feasible, such as a bathroom or hallway.



Esthetic appeal. Strategically placed skylights can enhance the architectural beauty of a home, making spaces feel larger and more open. Plus, they can serve as focal points in a room, adding visual interest and creating a unique design element that connects the interior space with the sky above.

Considerations for skylights

Despite their numerous benefits, you should consider several factors before adding a skylight to your home. For

instance, proper installation is crucial to prevent leaks, heat loss or excessive heat gain. Additionally, the placement of skylights must account for the roof's orientation, potential obstructions and the sun's angle. A correctly installed skylight should maximize natural light without causing glare or excessive heat buildup.

Talk to a professional installer in your area to determine if a skylight would work in your home.

Winter 101: prevent ice dams on your roof



Ice dams form when heat from the upper roof melts snow, the resulting water refreezing at the colder eaves and blocking drainage. Consider the following guidelines to maintain a secure roof during winter:

- Keep your roof temperature consistent by evaluating the insulation in your attic. The recommended minimum R-value for attic insulation is R-50. Proper insulation limits heat loss and helps in maintaining a uniformly cold roof.
- Identify and seal any air leaks from your living spaces to the attic with weatherstrip and caulking; also, apply gaskets and tapes. Fill the gaps around pipes, chimneys and light fixtures with caulk or foam to prevent warm air infiltration.

- Routinely clear your gutters and downspouts to ensure they're free of debris. Clogged gutters can exacerbate ice dam formation by impeding proper drainage.
 - After a heavy snowfall, use a roof rake to remove excess snow from your roof edges. This practice helps prevent snow and ice accumulation, reducing the risk of ice dams.
- If you follow these practical measures, you can effectively prevent ice dams and safeguard your roof. Feeling uneasy about doing these tasks on your own? Hire a local professional to handle the job and give you peace of mind throughout the winter season.

FUN FACTS

In Monroe County, a total of **342 homes** were sold so far in 2024, compare that to 304 in 2023. Median price was \$245,000, compared to \$225,000 in 2023

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Monroe County Land Transfers 10/23-10/29

Town of Angelo
Michael D Shappell To Emily I Luibrand - 15646 Hat Ave Sparta Wi 54646 - \$143,200

William B Kern, Sr. To Turning Point Properties A, Llc - 10576 Hardtop Ave, Sparta Wi 54656 - \$160,000

Village of Cashton
Ethan P. And Katelyn M. Oakes To Lukas Gillespie & Shanay Erickson - 449 Schneider Street - \$234,900

Mary E. Weibel To Bret A. Wall - 526 Schneider Street, Cashton, Wi 54619 - \$215,000

Town of Greenfield
John D Venner To Annette J Venner - 11161 Flecia Road - \$161,600

Town of La Grange
Lisa A. And Jamie S. Dummer To Adam And Amanda Maltos - 23650 Flame Ave. - \$256,500

Town of Lincoln
Dawn M. Bruder To Nicholas J. Martin - 1213 County Highway O - \$105,000

Town of Little Falls
Karl Thompson To Michael & Lynette Brooke Hughes - 4364 Bedford Rd, Sparta, Wi - \$310,000

Monroe County To Melissa Dupont & Daniel Rommelfanger - Unknown - \$10,856

Lee N Culpitt To Mackenzie A & Zachariah L Culpitt - 3896 State Highway 71 Sparta Wi 54656 - \$82,800

Town of Portland
Laura E. Detweiler, Barbara M. Schmucker and Johnny R. And Mary E. Miller To Monroe County - 8401 Oakdale Avenue, Cashton, Wi 54619 - \$21,000

John W. Vehrenkamp, Jr. To Monroe County - Lands Along County Highway Pc, Cashton, Wi 54619 - \$1,050

Paul T. Nelson To Monroe County - 30659 County Highway Pc - \$10,300

Fannie S. Miller To Monroe County - Lands Along Cth Pc - \$5,750

Terry D. Mlsna And Jamie L. Mlsna To Monroe County - 30977 County Highway Pc - \$6,600

David P. Brueggen And Diane M. Brueggen Revocable Trust Dated August 22, 2011 To Monroe County - Lands Along Cth Pc - \$17,400

Melvin J. And Naomi J. Miller To Monroe County - 8668 Odessa Avenue, Cashton, Wi 54619 - \$9,450

Town of Sheldon
Estate Of June E. Randle To Frank Randle - 21640 Nordale Avenue - \$120,250

City of Sparta
Edward W Miles, A/K/A Edward Wayne Miles To Margaret Brown - 409 Central Ave - \$180,000

Debra L & Michael A Dwyer To Michael A. And Debra L. Dwyer Irrevocable Living Trust - 1019 Central Avenue Sparta, Wisconsin 54656 - \$342,500

Estate Of Wallace H. Lewis To Charlotte K Peters - 308 Meadowview Lane - \$218,500

Town of Sparta
Galen C. And Jeanne E. Bowe To Louisa Cierzan - County Highway Bc, Sparta - \$420,000

William E. & Robert J. Freeman To Debbie A. Freeman - 5541 Garland Avenue - \$450,000

Todd A. Langrehr To Nathan Stefan & Ruthann Paulson - 4061 County Highway Bc - \$305,000

Jay S Clark To Brenda S Osterlie - 5368 Iberia Ave Sparta Wi 54656 - \$1,000

Galen C. And Jeanne E. Bowe To Louisa Cierzan - County Highway Bc, Sparta - \$420,000

Marjorie M Endres To George E Endres - 17107 Icarus Rd, Sparta Wi 54656 - \$201,900

George E Endres To Sophia K Balderas - 17107 Icarus Rd, Sparta Wi 54656 - \$275,000

City of Tomah
Brohaugh Property Management Llc To Mavrick Schroeder - 921 Lemonweir Parkway - \$141,500

Charlene Crane 2004 Revocable Trust Dated September 28, 2004, As Amended To Sarah And Logan Fulton - 316 Kilbourn Avenue - \$216,500

Bettylynn A. Huck To Bettylynn A. & Michael L. Huck - 416 W. Jackson Street - \$61,450

Town of Wellington
Buddy L. And Lila M. Speicher Revocable Trust To Buddy L. And Lila M. Speicher Irrevocable Living Trust - No Address Listed - \$332,400

Town of Wells
Mitchell J & Colt J Kirk To Lance A & Megan J Meincke - 10689 Jargon Ave Sparta Wi 54656 - \$75,000

Town of Wilton
Lila M Speicher To Buddy L. And Lila M. Speicher Irrevocable Living Trust - No Address Listed - \$200

Buddy L. And Lila M. Speicher Revocable Trust To Buddy L. And Lila M. Speicher Irrevocable Living Trust - No Address Listed - \$332,400

These land transfers brought to you by...



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How to incorporate color psychology into your home

Do your bedroom's yellow walls impact your sleep? Does the purple in your dining room affect your appetite? Applying color psychology in your home decorating choices can enhance ambiance and influence your mood. Consider these practical tips to use color psychology effectively.

Calming blues. Blue is known for its calming effects, making it perfect for bedrooms. Soft shades of blue, like sky blue or pastel blue, can create a serene atmosphere conducive to relaxation and sleep.

Energizing yellows. Yellow is a cheerful, uplifting color, ideal for spaces where you want to feel energized. Incorporate yellow in your kitchen through accents like curtains, dishware or a yellow backsplash.

Invigorating reds. A powerful shade that can stimulate conversation and increase appetite,

red is excellent for dining rooms. Consider a deep red accent wall or red dining chairs to create a lively and inviting space for meals and gatherings.

Productive greens. Green, associated with nature and tranquility, can improve concentration and reduce anxiety. Use verdant hues in your home office through wall color, plants or green accessories to create a calming, generative work environment.

Creative purples. Purple combines the serenity of blue and the energy of red, making it an ideal hue for creative spaces. Lavender or plum can inspire imagination and add a luxurious touch to your studio or craft room.

Using color psychology, you can create beautiful spaces that enhance your well-being and mood.



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September 2024 Wisconsin Real Estate Report

September Home Sales Declined as Prices Increased at Robust Pace

Region	County	Median Price			Sales			Months Inventory			Avg Days On Market		
		9/2024	9/2023	% Change	9/2024	9/2023	% Change	9/2024	9/2023	% Change	9/2024	9/2023	% Change
West	Buffalo	NA	237,500	NA	9	10	-10.0%	4.0	4.8	-16.7%	53	65	-18.5%
	Chippewa	342,500	322,500	+6.2%	64	78	-17.9%	4.6	3.9	+17.9%	81	63	+28.6%
	Dunn	339,388	252,450	+34.4%	38	60	-36.7%	4.6	4.1	+12.2%	77	86	-10.5%
	Eau Claire	297,450	285,000	+4.4%	98	102	-3.9%	4.6	4.0	+15.0%	68	54	+25.9%
	Jackson	200,000	260,000	-23.1%	27	22	+22.7%	4.1	4.7	-12.8%	54	117	-53.8%
	La Crosse	320,500	295,900	+8.3%	136	131	+3.8%	2.9	2.5	+16.0%	60	63	-4.8%
	Monroe	270,000	225,000	+20.0%	48	34	+41.2%	3.6	3.9	-7.7%	66	65	+1.5%
	Pepin	197,500	NA	NA	10	6	+66.7%	4.0	5.6	-28.6%	57	150	-62.0%
	Pierce	354,950	289,000	+22.8%	34	33	+3.0%	4.4	2.9	+51.7%	67	58	+15.5%
	St. Croix	375,000	364,000	+3.0%	65	82	-20.7%	4.4	3.8	+15.8%	68	70	-2.9%
	Trempealeau	260,000	222,000	+17.1%	29	18	+61.1%	4.1	4.6	-10.9%	86	61	+41.0%
	Vernon	325,000	227,500	+42.9%	15	34	-55.9%	5.9	3.7	+59.5%	61	60	+1.7%
West Regional Total		305,000	295,000	+3.4%	573	610	-6.1%	4.1	3.7	+10.8%	68	67	+1.5%

MONTHLY HOME SALES

Month and Year	Sales
SEP 2024	5,817
SEP 2023	6,370

from last year **↓ 8.7%**

TOTAL STATEWIDE LISTINGS

Month and Year	Listings
SEP 2024	20,862
SEP 2023	19,668

from last year **↑ 6.1%**

MEDIAN HOME PRICE

Month and Year	Price
SEP 2024	\$310,000
SEP 2023	\$292,500

from last year **↑ 6.0%**

MORTGAGE INTEREST RATES*

Month and Year	Rate
SEP 2024	6.18%
SEP 2023	7.20%

from last year **↓ 102 basis points**

YEAR-TO-DATE HOME SALES

Month and Year	Sales
SEP 2024	50,190
SEP 2023	48,331

from last year **↑ 3.8%**

AVERAGE DAYS ON MARKET

Month and Year	Days
SEP 2024	67
SEP 2023	64

from last year **↑ 4.7%**

Reflecting data for September 2024. State: WI. Type: Residential. Wisconsin REALTORS® Association / 608-241-2047 / www.wra.org

Warning signs a bathroom needs work



Homeowners know that the work involved to maintain a home is never done. The end of one project has a tendency to roll into the planning of another, and so it goes for years on end.

Fortunate are the homeowners who get to

choose when to begin a renovation project, but it's far more common that homeowners spot an issue and then realize it's time to renovate. When it comes to bathrooms, which can be among the more expensive spaces to renovate in a home,

homeowners can keep an eye out for various signs suggesting the room needs a remodel.

- **Mold and mildew:** Mold and mildew is perhaps the most glaring sign a bathroom needs to be renovated or remodeled. Mold and mildew pose a notable threat to human health, as the United States Environmental Protection Agency reports that molds can cause allergic reactions. Individuals sensitive to mold may develop symptoms that mimic reactions to outdoor allergens like pollen, including sneezing, runny nose, red eyes, and dermatitis (skin rash). Mold also can trigger asthma attacks in people allergic to mold who have the condition. Mold can grow in poorly ventilated

bathrooms, such as those without a fan or ones in which fans are not working properly. Mold and mildew will return if it's merely scrubbed away, so the underlying cause of mold must be addressed to prevent its return.

- **Small signs of fading:** Stains, peeling paint, cracked paint, and gaps in grout are small signs of fading that indicate a bathroom is in need of renovation if not a complete remodel. These issues also can serve as warning signs of larger issues, such as water issues and structural problems, so they should not be merely written off as minor problems or eyesores.
- **Rising water bills:** Some signs a bathroom could use a little TLC are not necessarily confined to the room itself.

If water bills are rising significantly and do not align with price increases or an uptick in water consumption, homeowners may have leaking pipes. Such pipes might be beneath a bathroom sink or behind tiled walls. Discoloration on the walls, peeling paint or wallpaper and/ or a musty odor may indicate leaks inside a bathroom wall. If coupled with rising water bills, these signs could be indicative of a significant issue that requires immediate attention.

- **Issues with tiles:** Cracked or damaged tiles in the shower and bathtub or even on the floor are unsightly and also pose a safety hazard. Cracked floor tiles can lead to slips and falls, which can be especially harmful to older residents.

And cracked tiles within the shower and tub area can indicate water problems behind the walls or general disrepair. Such issues should be addressed before they escalate into something larger.

- **A dated vibe:** Of course, some issues affecting a bathroom are not necessarily health or safety hazards but more an affront to homeowners' grasp of current styles and trends. If walking into a bathroom unintentionally feels like stepping backward into a bygone era, then it's probably time to consider a renovation or remodeling job.

Various signs can indicate to homeowners it's time to consider a bathroom renovation.

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By IST CCU LENDING TEAM

Good for you, you are asking questions early and will be well-prepared when it comes time to sell your home!

It's important to take the time to speak with an experienced lender to discuss the many options for your future living situation. Whether you are looking to buy your next home, build your dream home, or move away from home ownership, your lender is there to help. We will explore the best ways to finance your next purchase, including down payment options and loan terms.

Talking to your local lender gives you the opportunity to ask questions and look at different scenarios before you sell so you know what to expect. For example, "Can we afford to sell our home for this amount, or do we really need to sell for a larger amount in order to make our next move happen?"

We will help you fill in the information you need to make the best decision for you, your family, and your financial goals.

By TARA CAMPBELL

Declutter and Stage your home

Decluttering your home can help you sell it faster and for a higher price. Also, staging your home can help it photograph better, which can make it look better in photos.

Taking professional photos and Videos

Professional photos or a walk through video of your home is important because they are posted on real estate websites and are often the first thing buyers see.

Set a realistic price

It's important to get the pricing right, if you price the property too high, the home can sit longer than expected. If the property is priced too low, you could leave money on the table.

Hire a Real Estate Agent

Hiring a Real Estate Agent will help you prepare to sell your home, price it appropriately, market the home on the MLS and provide important connections. Realtors will walk you through the home selling stages from the different documents, to the hard questions, all

ASK THE EXPERTS

What should I do now, if I'm planning to sell my home in 2025?

the way to the closing table. Your house is more than just four walls and a roof; it's the place you called home and where you created memories that are special to you. Having a real estate agent with years of experience and understanding will help you relieve stress and worry.

By DIANE SIMONSON

If you are planning to sell your home in 2025, you may want to start saving up for any deferred maintenance items. Repairs such as electrical upgrades, window/door replacement, damaged roofing, siding or decking may be required for a sale to go through. Another easy and relatively inexpensive way to get your property ready to sell is a fresh coat of paint on ceilings and walls. Doing a deep clean of the flooring, kitchen and baths also makes a big difference. Both paint and cleaning really brightens things up and will feel more welcoming to your potential buyers. All of these things can easily be done over the winter months so you can be ready to get your property listed during the best selling season - spring!



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